

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 18-23502-JAD
)
Richard A. Foster,) Chapter 13
Leanne M. Foster,)
)
Debtors,)
) Document No.
Richard A. Foster,)
Leanne M. Foster,) Related to Doc. No. 98
)
Movants,)
vs.)
)
Ronda J. Winnecour, Chapter 13 Trustee,)
)
Respondent.)
)

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

AND NOW, this 7th day of Feb, 2020 on Motion of the Debtors and with
the consent of the Chapter 13 Trustee, it is hereby **ORDERED, ADJUDGED AND DECREED**
that:

1. The Motion is granted as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
 - (a) The total amount of financing shall not exceed \$23,000; and
 - (b) The monthly payments made under the financing agreement shall not exceed \$550.
2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments shall be made through the Chapter 13 plan. Within 30 days of securing such

financing, Debtors shall file:

- (a) An amended chapter 13 plan; and
 - (b) A Report of Financing including details of the transaction.
3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the Report of Financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
4. Pending confirmation of any amended plan providing for the new Postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the new lender for the contract amount so long as sufficient supplemental funds are provided by the Debtors.
5. Notwithstanding the inclusion of the Postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the lender.
6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 plan and file proof of the same with the Court.

By the Court,



Jeffery A. Deller
United States Bankruptcy Judge

FILED
2/7/20 1:57 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Richard A. Foster
Leanne M. Foster
DebtorsCase No. 18-23502-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 09, 2020.

db/jdb +Richard A. Foster, Leanne M. Foster, 315 E. Hazeltown Avenue, New Castle, PA 16105-2177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 7, 2020 at the address(es) listed below:Francis E. Corbett on behalf of Debtor Richard A. Foster fcorbett@fcorbettlaw.com,
fcorbett7@gmail.comFrancis E. Corbett on behalf of Joint Debtor Leanne M. Foster fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com

James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as Trustee for the NRZPass-ThroughTrustVII bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

Jill Locnikar on behalf of Creditor United States of America Department of the Treasury,
Internal Revenue Service jill.locnikar@usdoj.gov,

patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;Marla.Kirkland@usdoj.gov

Jodi L. Hause on behalf of Creditor U.S. Bank National Association, et al

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Mario J. Hanyon on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE ET.
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Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Robert Davidow on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE ET.

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Thomas Song on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

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TOTAL: 18